

No. 236-169214-97

ORIGINAL

Roderick Adderley, Individually and On Behalf of §
the Estate of Elsie Westmoreland; Jim and Vicki §
Allison; Hilda Banta; Sadye Millie Barbee, §
Individually and as Trustee of the §
Sadye M. Bridges Barbee Revocable Living Trust; §
Ray and Barbara Bissell; Diana Boyd; §
Margaret Maness Bridges, Individually and On §
Behalf of the Estate of J. T. Maness; §
George Emory Bridges; Dorothy Claunch; §
Clarence and Iva Davis; Carol Ann and Charles §
Denson, Sr.; Patsy and Raymond Dixon; §
Hercules and Ruby Echols; Gary Farish; §
Martin and Patsy Hardin; Nancy Harris; §
Willie Harris, Individually and On Behalf of the §
Estate of Bennie Harris; James E. and Ina Dell §
Hill; Maxine Jackson; Nancy Kaufmann; Walter §
and Glenda Kaufmann; Bill and Galya Keith; §
Essie Lacy, Individually and on behalf of the §
Estate of Swarn Lacy, Jr.; Joe Langdon; §
Manuel and Margaret Marin; Gary and Winifred §
McDermott; Marjorie and Arthur McDonald; §
W. C. and Rose Mary McGee; H. L. and Janis §
Merrill; H. L. Merrill & Son Construction Co., §
Inc.; Don and Edith Mobley; Mary K. Parham; §
Buck and Martha Pigg; Gene W. Preston, as §
Independent Executor of the Estate of Gladys P. §
Acers; Jaquitta M. Putman; Joann Russell; §
Camille Sanders, Individually and as Independent §
Executrix of the Estate of Fred Sanders; §
Rolland Sanders; Norman G. and Eileen Watson; §
Donna Whittenton; Joe D. Willcox, Jr., §
Individually and as Independent Executor of the §
Estate of Kenneth R. Willcox. §

VS. §

Advanced Financial Services, Inc.; Norman Greg §
Cornelius; Douglas Gilliland; Bobby L. Hoover; §
Van Lewis, III; Sterling Trust Co.; Sunpoint §
Securities, Inc.; The Triwest Group, Inc.; Triwest §
Enterprises, Inc.; and Larry Tyler. §

IN THE DISTRICT COURT

COPY

OF TARRANT COUNTY, TEXAS

236TH JUDICIAL DISTRICTCHARGE OF THE COURT

LADIES AND GENTLEMEN OF THE JURY:

This case is submitted to you by asking questions about the facts, which you must decide from the evidence you have heard in this trial. You are the sole judges of the credibility of the witnesses and the weight to be given their testimony, but in matters of law, you must be governed by the instructions in this charge. In discharging your responsibility on this jury, you will observe all the instructions which have previously been given you. I shall now give you additional instructions which you should carefully and strictly follow during your deliberations.

1. Do not let bias, prejudice or sympathy play any part in your deliberations.
2. In arriving at your answers, consider only the evidence introduced here under oath and such exhibits, if any, as have been introduced for your consideration under the rulings of the court, that is, what you have seen and heard in this courtroom, together with the law as given you by the court. In your deliberations, you will not consider or discuss anything that is not represented by the evidence in this case.
3. Since every answer that is required by the charge is important, no juror should state or consider that any required answer is not important.
4. You must not decide who you think should win, and then try to answer the questions accordingly. Simply answer the questions, and do not discuss nor concern yourselves with the effect of your answers.
5. You will not decide the answer to a question by lot or by drawing straws, or by any other method of chance. Do not return a quotient verdict. A quotient verdict means that the jurors agree to abide by the result to be reached by adding together each juror's figures and dividing by the number of jurors to get an average. Do not do any trading on your answers; that is, one juror should not agree to answer a certain question one way if others will agree to answer another question another way.
6. You may render your verdict upon the vote of eleven or more members of the jury. The same eleven or more of you must agree upon all of the answers made and to the entire verdict. You will not, therefore, enter into an agreement to be bound by a majority or any other vote of less than eleven jurors. If the verdict and all of the answers therein are reached by unanimous agreement, the presiding juror shall sign the verdict for the entire jury. If any juror disagrees as to any answer made by the verdict, those jurors who agree to all findings shall each sign the verdict.

These instructions are given you because your conduct is subject to review the same as that of the witnesses, parties, attorneys and the judge. If it should be found that you have disregarded any of these instructions, it will be jury misconduct and it may require another trial by another jury; then all of our time will have been wasted.

The presiding juror or any other who observes a violation of the court's instructions shall immediately warn the one who is violating the same and caution the juror not to do so again.

When words are used in this charge in a sense that varies from the meaning commonly understood, you are given a proper legal definition, which you are bound to accept in place of any other meaning.

Answer "Yes" or "No" to all questions unless otherwise instructed. A "Yes" answer must be based on a preponderance of the evidence unless otherwise instructed. If you do not find that a preponderance of the evidence supports a "Yes" answer, then answer "No." The term "preponderance of the evidence" means the greater weight and degree of credible testimony or evidence introduced before you and admitted in this case. Whenever a question requires an answer other than "Yes" or "No," your answer must be based on a preponderance of the evidence unless otherwise instructed.

A fact may be established by direct evidence or by circumstantial evidence or both. A fact is established by direct evidence when proved by documentary evidence or by witnesses who saw the act done or heard the words spoken. A fact is established by circumstantial evidence when it may be fairly and reasonably inferred from other facts proved.

"Proximate cause" means that cause which, in a natural and continuous sequence, produces an event, and without which cause such event would not have occurred. In order to be a proximate cause, the act or omission complained of must be such type a person using the degree of care required of him would have foreseen that the event, or some similar event, might reasonably result thereon. There may be more than one proximate cause of an event.

A party's conduct includes the conduct of another who acts with the party's authority or apparent authority.

Authority for another to act for a party must arise from the party's agreement that the other act on behalf and for the benefit of the party. If a party so authorizes another to perform an act, that other party is also authorized to do whatever else is proper, usual, and necessary to perform the act expressly authorized.

Apparent authority exists if a party (1) knowingly permits another to hold himself out as having authority or, (2) through lack of ordinary care, bestows on another such indications of authority that lead a reasonably prudent person to rely on the apparent existence of authority to his detriment. Only the acts of the party sought to be charged with responsibility for the conduct of another may be considered in determining whether apparent authority exists.

Question 1:

Did the following Defendants commit securities fraud against the following Plaintiffs?

"Securities fraud" occurs when a Defendant sells or offers to sell a security by means of an untrue statement of material fact or the omission to state a material fact necessary in order to make the statements made, if any, in light of the circumstances under which they were made not misleading.

The term "security" includes stock or promissory notes.

A "seller" is a person or entity that offers or sells a security by means of an untrue statement of a material fact or an omission to state a material fact necessary in order to make the statement made, in the light of the circumstances under which they are made, not misleading.

The term "sell" means any act by which a sale is made.

unanimous

For each Plaintiff, answer "Yes" or "No" as to each of the Defendants listed below.

Roderick Adderley	Sterling Trust Company <u>No</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Jim Allison	Sterling Trust Company <u>No</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Vicki Allison	Sterling Trust Company <u>No</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Hilda Banta	Sterling Trust Company <u>No</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Sadye Millie Barbee, Individually and as Trustee of the Sadye M. Bridges Barbee Revocable Living Trust	Sterling Trust Company <u>No</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Ray Bissell	Sterling Trust Company <u>No</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>

Barbara Bissell

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Diana K. Boyd

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

George Emory Bridges

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis YesMargaret Maness Bridges,
Individually and On
Behalf of the Estate
of J. T. ManessSterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Dorothy Claunch

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Earl R. Crider

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Leta Crider

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Clarence Davis

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Iva Davis

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Carol Ann Denson

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Charles Denson, Sr.

Sterling Trust Company No
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Raymond Dixon

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Patsy Dixon

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Hercules Echols

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Ruby Echols

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Gary Farish

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Martin Hardin

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Patsy Hardin

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Nancy Harris

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis YesWillie Harris, Individually
and On Behalf of the
Estate of Bennie HarrisSterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

James E. Hill

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Ina Dell Hill

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Maxine Jackson

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Nancy Kaufmann

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Walter Kaufmann

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Glenda Kaufmann

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Bill Keith

Sterling Trust Company NO
Sunpoint Securities, Inc. Yes
Larry Tyler YesNorman Cornelius Yes
Van Lewis Yes
Advanced Financial Services, Inc. Yes

Galya Keith

Sterling Trust Company NO
Sunpoint Securities, Inc. Yes
Larry Tyler YesNorman Cornelius Yes
Van Lewis Yes
Advanced Financial Services, Inc. YesEssie Lacy, Individually and
On Behalf of the Estate
of Swann Lacy, Jr.Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Joe Langdon

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Jack R. Mann

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Manuel Marin

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Margaret Marin	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Gary McDermott	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Winifred McDermott	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Arthur McDonald	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Marjorie McDonald	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
W. C. McGee	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
Rose Mary McGee	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>
H. L. Merrill	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u> Larry Tyler <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u> Advanced Financial Services, Inc. <u>Yes</u>
Janis Merrill	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u> Larry Tyler <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u> Advanced Financial Services, Inc. <u>Yes</u>
H. L. Merrill & Son Construction Co., Inc.	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u> Larry Tyler <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u> Advanced Financial Services, Inc. <u>Yes</u>
Don Mobley	Sterling Trust Company <u>NO</u> Sunpoint Securities, Inc. <u>Yes</u>	Norman Cornelius <u>Yes</u> Van Lewis <u>Yes</u>

Edith Mobley

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Mary K. Parham

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Buck Pigg

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Martha Pigg

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis YesGene W. Preston,
as Independent Executor
of the Estate of
Gladyce P. AcersSterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Jaquitta M. Putman

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Joann Russell

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis YesCamille Sanders,
Individually and as
Independent Executrix of
the Estate of Fred SandersSterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Rolland Sanders

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

Norman G. Watson

Sterling Trust Company NO
Sunpoint Securities, Inc. YesNorman Cornelius Yes
Van Lewis Yes

If you found in Question 1 that Norman Cornelius committed securities fraud, then answer the following question. Otherwise, do not answer the following question.

Question 2:

When Norman Cornelius committed the conduct found by you in Question 1, was Norman Cornelius acting on behalf of Sterling Trust Company?

To find that Norman Cornelius was acting on behalf of Sterling Trust Company when he committed the conduct that you found in Question 1, you must find that Norman Cornelius was acting with Sterling Trust Company's authority or apparent authority.

ANSWER "YES" OR "NO" FOR EACH PLAINTIFF:

unanimous

Roderick Adderley

NO

Jim Allison

NO

Vicki Allison

NO

Hilda Banta

NO

Sadye Millie Barbee, Individually
and as Trustee of the Sadye M. Bridges
Barbee Revocable Living Trust

NO

Ray Bissell

NO

Barbara Bissell

NO

Diana K. Boyd

NO

George Emory Bridges

NO

Margaret Maness Bridges, Individually
and On Behalf of the Estate of
J. T. Maness

NO

If you found in Question 1 that any Defendant committed securities fraud, then answer the following question. Otherwise, do not answer the following question.

Question 3:

Determine the percentage of responsibility attributable to each of the following persons or entities for the conduct you found in Question 1.

You should only assign percentages to the persons or entities you find caused the harm for which the Plaintiffs seek to recover damages for securities fraud. The percentages you find must total 100 percent. The percentages must be expressed in whole numbers. The responsibility attributable to any one named below is not necessarily measured by the number of acts or omissions found.

Roderick Adderley	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Jim Allison	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Vicki Allison	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Hilda Banta	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Sadye Millie Barbee, Individually and as Trustee of the Sadye M. Bridges Barbee Revocable Living Trust	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Ray Bissell	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Barbara Bissell	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %

Diana K. Boyd	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
George Emory Bridges	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Margaret Maness Bridges, Individually and On Behalf of the Estate of J. T. Maness	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Dorothy Claunch	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Earl R. Crider	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Leta Crider	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Clarence Davis	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Iva Davis	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Carol Ann Denson	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Charles Denson, Sr.	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %
Raymond Dixon	Sterling Trust Company <u>0</u> %	Norman Cornelius <u>60</u> %
	Sunpoint Securities, Inc. <u>18</u> %	Van Lewis <u>22</u> %

Patsy Dixon Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Hercules Echols Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Ruby Echols Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Gary Farish Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Martin Hardin Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Patsy Hardin Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Nancy Harris Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Willie Harris, Individually
and On Behalf of the
Estate of Bennie Harris Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

James E. Hill Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Ina Dell Hill Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Maxine Jackson Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Nancy Kaufmann Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Walter Kaufmann Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Glenda Kaufmann Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Bill Keith Sterling Trust Company 0 % Norman Cornelius 25 %
Sunpoint Securities, Inc. 8 % Van Lewis 22 %
Larry Tyler 35 % Advanced Financial Services, Inc. 10 %

Galya Keith Sterling Trust Company 0 % Norman Cornelius 25 %
Sunpoint Securities, Inc. 8 % Van Lewis 22 %
Larry Tyler 35 % Advanced Financial Services, Inc. 10 %

Essie Lacy, Individually and
On Behalf of the Estate
of Swam Lacy, Jr. Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Joe Langdon Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Jack R. Mann Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Manuel Marin Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Margaret Marin Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Gary McDermott Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Winifred McDermott Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Arthur McDonald Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Marjorie McDonald Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

W. C. McGee Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Rose Mary McGee Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

H. L. Merrill Sterling Trust Company 0 % Norman Cornelius 25 %
Sunpoint Securities, Inc. 8 % Van Lewis 22 %
Larry Tyler 35 % Advanced Financial Services, Inc. 10 %

Janis Merrill Sterling Trust Company 0 % Norman Cornelius 25 %
Sunpoint Securities, Inc. 8 % Van Lewis 22 %
Larry Tyler 35 % Advanced Financial Services, Inc. 10 %

H. L. Merrill & Son
Construction Co., Inc. Sterling Trust Company 0 % Norman Cornelius 25 %
Sunpoint Securities, Inc. 8 % Van Lewis 22 %
Larry Tyler 35 % Advanced Financial Services, Inc. 10 %

Don Mobley Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Edith Mobley Sterling Trust Company 0 % Norman Cornelius 60 %
Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Mary K. Parham

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Buck Pigg

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Martha Pigg

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Gene W. Preston,
 as Independent Executor
 of the Estate of
 Gladyce P. Acers

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Jaquitta M. Putman

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Joann Russell

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Camille Sanders,
 Individually and as
 Independent Executrix of
 the Estate of Fred Sanders

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Rolland Sanders

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Norman G. Watson

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Eileen V. Watson

Sterling Trust Company 0 % Norman Cornelius 60 %
 Sunpoint Securities, Inc. 18 % Van Lewis 22 %

Question 4:

Did Sterling Trust Company aid Norman Cornelius in committing securities fraud against the following plaintiffs?

"Aiding in securities fraud" occurs when a person or entity directly or indirectly with intent to deceive or defraud or with reckless disregard for the truth or the law materially aids a seller of a security.

A "seller" is a person or entity that offers or sells a security by means of an untrue statement of a material fact or an omission to state a material fact necessary in order to make the statement made, in the light of the circumstances under which they are made, not misleading.

The term "sell" means any act by which a sale is made.

ANSWER "YES" OR "NO" FOR EACH PLAINTIFF:

Roderick Adderley

Yes

Jim Allison

Yes

Vicki Allison

Yes

Hilda Banta

Yes

Sadye Millie Barbee, Individually
and as Trustee of the Sadye M. Bridges
Barbee Revocable Living Trust

Yes

Ray Bissell

Yes

Barbara Bissell

Yes

Diana K. Boyd

Yes

George Emory Bridges

Yes

~~UNANSWERED~~
NO - Hammer & Joe

If you have answered Question 1 "YES" as to Norman Cornelius or Question 4 "YES", answer the following question. Otherwise, do not answer the following question.

Question 5:

Was Sterling Trust Company part of a conspiracy that damaged Plaintiffs?

INSTRUCTION:

To be part of a conspiracy, Sterling Trust Company and another person or persons must have had knowledge of, agreed to, and intended a common objective or course of action that resulted in the damages to the Plaintiffs. One or more persons involved in the conspiracy must have performed some act or acts to further the conspiracy.

ANSWER "YES" OR "NO" FOR EACH PLAINTIFF:

UNANIMOUS

Roderick Adderley

No

Jim Allison

No

Vicki Allison

No

Hilda Banta

No

Sadye Millie Barbee, Individually
and as Trustee of the Sadye M. Bridges
Barbee Revocable Living Trust

No

Ray Bissell

No

Barbara Bissell

No

Diana K. Boyd

No

George Emory Bridges

No

Margaret Maness Bridges, Individually

If you have answered Question 1 or Question 4 or Question 5 "YES" as to any Plaintiff, answer the following question. Otherwise, do not answer the following question.

Question 6:

Do you find by clear and convincing evidence that the harm to each of the following Plaintiffs resulted from malice of Sterling Trust Company, if any?

"Clear and convincing evidence" means the measure of the degree of proof that produces a firm belief or conviction of the truth of the allegations sought to be established.

"Malice" means:

- (a) a specific intent by Sterling Trust Company to cause substantial injury to the following Plaintiffs; or
- (b) an act or omission by Sterling Trust Company,
 - (i) which, when viewed objectively from the standpoint of Sterling Trust Company at the time of its occurrence, involved an extreme degree of risk, considering the probability and magnitude of the potential harm to others; and
 - (ii) of which Sterling Trust Company had actual, subjective awareness of the risk involved, but nevertheless, proceeded with conscious indifference to the rights, safety, or welfare of others.

You may find malice based on the acts of a principal or its agent. However, the principal is only bound, for the purposes of malice, by the acts of an agent if:

- (a) the principal authorized the doing and the manner of the act, or
- (b) the agent was unfit and the principal was reckless in employing him, or
- (c) the principal or manager of the principal ratified or approved the act.

ANSWER "YES" OR "NO" FOR EACH PLAINTIFF:

UNANIMOUS

Roderick Adderley

No

Jim Allison

No

Vicki Allison

No

If you have answered "YES" to Question 1, answer the following question. Otherwise, do not answer the following question.

Question 7:

Did the Plaintiffs know of the untrue statement or of the failure to state a material fact you found in Question 1 at or before the time they purchased the security?

ANSWER "YES" OR "NO" FOR EACH PLAINTIFF: *UNANIMOUS*

Roderick Adderley

No

Jim Allison

No

Vicki Allison

No

Hilda Banta

No

Sadye Millie Barbee, Individually
and as Trustee of the Sadye M. Bridges
Barbee Revocable Living Trust

No

Ray Bissell

No

Barbara Bissell

No

Diana K. Boyd

No

George Emory Bridges

No

Margaret Maness Bridges, Individually
and On Behalf of the Estate of
J. T. Maness

No

Dorothy Claunch

No

If you answered "YES" to Question 1, answer the following question. Otherwise, do not answer the following question.

Question 8:

Did Sterling Trust Company lack knowledge of the untrue statement or failure to state a material fact you found in Question 1?

Sterling Trust Company lacked knowledge of an untrue statement or failure to state a material fact if it did not know, and in the exercise of reasonable care, could not have known of the untruth or omission.

ANSWER "YES" OR "NO" FOR EACH PLAINTIFF:

unanimous

Roderick Adderley

Yes

Jim Allison

Yes

Vicki Allison

Yes

Hilda Banta

Yes

Sadye Millie Barbee, Individually
and as Trustee of the Sadye M. Bridges
Barbee Revocable Living Trust

Yes

Ray Bissell

Yes

Barbara Bissell

Yes

Diana K. Boyd

Yes

George Emory Bridges

Yes

Margaret Maness Bridges, Individually
and On Behalf of the Estate of
J. T. Maness

Yes

If you have answered "YES" for any Plaintiff in Question 1 or Question 2 or Question 4 or Question 5, then answer the following question as to that Plaintiff. Otherwise, do not answer the following question.

Question 9:

What sum of money, if any, if paid now in cash, would fairly and reasonably compensate Plaintiffs for their damages, if any?

INSTRUCTION:

Consider the following elements of damage and none other:

The amount that the Plaintiff paid for the security plus interest thereon at the legal rate from the date of payment by him less the amount of any income or dividends or other money that he or she received from the security. You are instructed that the legal rate of interest is 10%.

You may consider all amounts a Plaintiff paid for a security after June 26, 1995. You may not consider any amounts a Plaintiff paid for a security before June 26, 1993. You may consider amounts a Plaintiff paid for a security between June 26, 1993 and June 26, 1995 if you find that the Plaintiff did not discover and by the exercise of reasonable diligence should not have discovered the untruth or omission until after June 26, 1995.

Do not include in your answer any amount that you find a Plaintiff could have avoided by the exercise of reasonable care.

No VOTE - JOE + SHANNON

ANSWER IN DOLLARS AND CENTS, IF ANY.

	<u>AMOUNT PAID LESS PAYMENTS</u>	<u>INTEREST</u>
Roderick Adderley	\$ <u>75,837</u>	\$ <u>26,728.⁰⁰</u>
Jim Allison	\$ <u>102,274.⁰⁰</u>	\$ <u>43,498.⁰⁰</u>
Vicki Allison	\$ <u>—</u>	\$ <u>—</u>
Hilda Banta	\$ <u>190,229</u>	\$ <u>100,129.⁰⁰</u>
Sadye Millie Barbee, Individually and as Trustee of the Sadye M. Bridges Barbee Revocable Living Trust	\$ <u>373,805.⁰⁰</u>	\$ <u>148,122.⁰⁰</u>
Ray Bissell	\$ <u>287,557.⁰⁰</u>	\$ <u>117,920.⁰⁰</u>

Barbara Bissell	\$ <u> </u>	\$ <u> </u>
Diana K. Boyd	\$ <u>139,874.⁰⁰</u>	\$ <u>62,447.⁰⁰</u>
George Emory Bridges	\$ <u>3,500.⁰⁰</u>	\$ <u>3,164.⁰⁰</u>
Margaret Maness Bridges, Individually and On Behalf of the Estate of J. T. Maness	\$ <u>50,614.⁰⁰</u>	\$ <u>24,042.⁰⁰</u>
Dorothy Claunch	\$ <u>7,000.⁰⁰</u>	\$ <u>6,203.⁰⁰</u>
Earl R. Crider	\$ <u> </u>	\$ <u> </u>
Leta Crider	\$ <u>28,911.⁰⁰</u>	\$ <u>12,153.⁰⁰</u>
Clarence Davis	\$ <u>82,161.⁰⁰</u>	\$ <u>26,773.⁰⁰</u>
Iva Davis	\$ <u> </u>	\$ <u> </u>
Carol Ann Denson	\$ <u>92,361</u>	\$ <u>69,671.⁰⁰</u>
Charles Denson, Sr.	\$ <u> </u>	\$ <u> </u>
Raymond Dixon	\$ <u>127,292.⁰⁰</u>	\$ <u>76,399.⁰⁰</u>
Patsy Dixon	\$ <u> </u>	\$ <u> </u>
Hercules Echols	\$ <u>37,945.⁰⁰</u>	\$ <u>24,330.⁰⁰</u>
Ruby Echols	\$ <u> </u>	\$ <u> </u>
Gary Farish	\$ <u>94,737.⁰⁰</u>	\$ <u>51,550.⁰⁰</u>
Martin Hardin	\$ <u>180,685.⁰⁰</u>	\$ <u>77,807.⁰⁰</u>
Patsy Hardin	\$ <u>24,121.⁰⁰</u>	\$ <u>12,525.⁰⁰</u>
Nancy Harris	\$ <u>26,962.⁰⁰</u>	\$ <u>15,048.⁰⁰</u>
Willie Harris, Individually and On Behalf of the Estate of Bennie Harris	\$ <u>43,429.⁰⁰</u>	\$ <u>31,554.⁰⁰</u>
James E. Hill	\$ <u>55,333.⁰⁰</u>	\$ <u>31,393.⁰⁰</u>

Ina Dell Hill	\$ <u> </u>	\$ <u> </u>
Maxine Jackson	\$ <u>14,000</u>	\$ <u>10,777.⁰⁰</u>
Nancy Kaufmann	\$ <u>10,581.⁰⁰</u>	\$ <u>7,501.⁰⁰</u>
Walter Kaufmann	\$ <u>70,762.⁰⁰</u>	\$ <u>31,852.⁰⁰</u>
Glenda Kaufmann	\$ <u> </u>	\$ <u> </u>
Bill Keith	\$ <u>69,290.⁰⁰</u>	\$ <u>30,374.⁰⁰</u>
Galya Keith	\$ <u> </u>	\$ <u> </u>
Essie Lacy, Individually and On Behalf of the Estate of Swarn Lacy, Jr.	\$ <u>138,528.⁰⁰</u>	\$ <u>51,826.⁰⁰</u>
Joe Langdon	\$ <u>80,452.⁰⁰</u>	\$ <u>42,984.⁰⁰</u>
Jack R. Mann	\$ <u>46,852.⁰⁰</u>	\$ <u>15,796.⁰⁰</u>
Manuel Marin	\$ <u>51,785.⁰⁰</u>	\$ <u>21,323.⁰⁰</u>
Margaret Marin	\$ <u> </u>	\$ <u> </u>
Gary McDermott	\$ <u>20,500.⁰⁰</u>	\$ <u>9,155.⁰⁰</u>
Winifred McDermott	\$ <u> </u>	\$ <u> </u>
Arthur McDonald	\$ <u>86,664.⁰⁰</u>	\$ <u>61,515.⁰⁰</u>
Marjorie McDonald	\$ <u>51,710.⁰⁰</u>	\$ <u>36,068.⁰⁰</u>
W. C. McGee	\$ <u>97,941.⁰⁰</u>	\$ <u>55,651.⁰⁰</u>
Rose Mary McGee	\$ <u> </u>	\$ <u> </u>
H. L. Merrill	\$ <u> </u>	\$ <u> </u>
Janis Merrill	\$ <u> </u>	\$ <u> </u>
H. L. Merrill & Son Construction Co., Inc.	\$ <u>165,531.⁰⁰</u>	\$ <u>82,125.⁰⁰</u> \$ 82,125.⁰⁰

Don Mobley	\$ <u>37,160.⁰⁰</u>	\$ <u>13,892.⁰⁰</u>
Edith Mobley	\$ <u>—</u>	\$ <u>—</u>
Mary K. Parham	\$ <u>96,051.⁰⁰</u>	\$ <u>43,827.⁰⁰</u>
Buck Pigg	\$ <u>99,239.⁰⁰</u>	\$ <u>62,012.⁰⁰</u>
Martha Pigg	\$ <u>—</u>	\$ <u>—</u>
Gene W. Preston, as Independent Executor of the Estate of Gladys P. Acers	\$ <u>23,350</u>	\$ <u>19,072.⁰⁰</u>
Jaquitta M. Putman	\$ <u>49,700.⁰⁰</u>	\$ <u>31,330.⁰⁰</u>
Joann Russell	\$ <u>203,455.⁰⁰</u>	\$ <u>99,817.⁰⁰</u>
Camille Sanders, Individually and as Independent Executrix of the Estate of Fred Sanders	\$ <u>468,493.⁰⁰</u>	\$ <u>177,523.⁰⁰</u>
Rolland Sanders	\$ <u>8,200.⁰⁰</u>	\$ <u>3,792.⁰⁰</u>
Norman G. Watson	\$ <u>179,987.⁰⁰</u>	\$ <u>78,591.⁰⁰</u>
Eileen V. Watson	\$ <u>—</u>	\$ <u>—</u>
Donna Whittenton (Carlberg)	\$ <u>324,342.⁰⁰</u>	\$ <u>156,455.⁰⁰</u>
Joe D. Willcox, Jr., Individually and as Independent Executor of the Estate of Kenneth R. Willcox	\$ <u>152,469.⁰⁰</u>	\$ <u>57,947.⁰⁰</u>

